

Massachusetts  
Group Conversion Guaranteed Issue  
Nongroup Membership <sup>1</sup>  
as of December 31, 2002

Non Group Membership Total Membership	Type of Plan	MA	MA	12/31/01 to 12/31/02
		Members as of 12/31/01	Members as of 12/31/02	MEMBER DIFFERENCE
Celtic Life Insurance Company	Medical	0	1	1
Connecticut General Life Insurance Company	Medical	7	7	0
Great-West Life and Annuity Insurance Company	Medical	1	1	0
GE Capital Life Assurance Company	Medical	0	0	0
Principal Life Insurance Company	Medical	2	1	(1)
UniCARE Life and Health Insurance Company	Medical	20	37	17
Total Members		30	47	17
Massachusetts Population <sup>2</sup>		6,401,164	6,427,801	
Market Penetration Rate <sup>3</sup>		0.0005%	0.0007%	

Nongroup Membership Total Subscribers	Type of Plan	MA	MA	12/31/01 to 12/31/02
		Members as of 12/31/01	Members as of 12/31/02	MEMBER DIFFERENCE
Celtic Life Insurance Company	Medical	0	1	1
Connecticut General Life Insurance Company	Medical	7	7	0
Great-West Life and Annuity Insurance Company	Medical	1	1	0
GE Capital Life Assurance Company	Medical	0	0	0
Principal Life Insurance Company	Medical	2	1	(1)
UniCARE Life and Health Insurance Company	Medical	20	35	15
Total Subscribers		30	45	15

Nongroup Membership Total Dependents	Type of Plan	MA	MA	12/31/01 to 12/31/02
		Members as of 12/31/01	Members as of 12/31/02	MEMBER DIFFERENCE
Celtic Life Insurance Company	Medical	0	0	0
Connecticut General Life Insurance Company	Medical	0	0	0
Great-West Life and Annuity Insurance Company	Medical	0	0	0
GE Capital Life Assurance Company	Medical	0	0	0
Principal Life Insurance Company	Medical	0	0	0
UniCARE Life and Health Insurance Company	Medical	0	2	2
Total Dependents		0	2	2

<sup>1</sup> Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.

<sup>2</sup> 2002 Population Source: Table CO-EST2002-02-25 - Massachusetts County Population Estimates and Population Change: July 1, 2001 to July 1, 2002. Source: Population Division, U.S. Census Bureau. Release Date: April 17, 2003

<sup>3</sup> Total members in Massachusetts divided by the population in Massachusetts.